

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 18–34194–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janette C. Knauer  
aka Ja'nette C. Knauer  
987 Boundary Road  
Wenonah, NJ 08090

Social Security No.:  
xxx–xx–3235

Employer's Tax I.D. No.:

---

**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 28, 2020

JAN: jpl

Jeanne Naughton  
Clerk

In re:  
Janette C. Knauer  
Debtor(s)

Case No. 18-34194-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 28, 2020

User: admin  
Form ID: cscnodsc

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:

Recip ID	Recipient Name and Address
db	+ Janette C. Knauer, 987 Boundary Road, Wenonah, NJ 08090-1520
518036914	Bank of New York as Trustee for CWABS 2006-SD1, c/o NewRez LLC dba Shellpoint Mtg Svc, PO Box 10826, Greenville, SC 29603-0826
517913375	Drive New Jersey Insurance Company, PO Box 89490, Cleveland, OH 44101-6490
517913376	+ Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517913377	#+ KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
517913378	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
517913379	+ Progressive Insurance Company, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
517913381	+ Receivable Management Services, LLC, 240 Emery Street, Bethlehem, PA 18015-1980
517913382	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517913383	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
517913384	Sun Trust Bank, 1001 Semmes Avenue, PO Box 27172, Richmond, VA 23261-7172
517989883	+ SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 28 2020 22:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 28 2020 22:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517913368	Email/Text: g20956@att.com	Sep 28 2020 22:27:00	AT&T Mobility, 15901 E Skelly Dr, Tulsa, OK 74116-2809
517913367	Email/Text: EBNProcessing@afni.com	Sep 28 2020 22:27:00	Afni, Inc., PO Box 3427, Bloomington, IL 61702-3427
517913369	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 28 2020 22:35:19	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
517913370	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 28 2020 22:36:11	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517913371	+ Email/Text: documentfiling@lciinc.com	Sep 28 2020 22:25:00	Comcast, 1 Comcast Ctr, Philadelphia, PA 19103-2899
517913372	Email/PDF: creditonebknotifications@resurgent.com	Sep 28 2020 22:35:21	CreditOne Bank, PO Box 98873, Las Vegas, NV 89193-8873
517913373	+ Email/Text: dtmua-am@deptford-nj.org	Sep 28 2020 22:27:00	Deptford Township MUA, 898 Cattell Road, Wenonah, NJ 08090-1521
517913374	Email/Text: Bankruptcy.Consumer@dish.com	Sep 28 2020 22:26:00	Dish Network, PO Box 7203, Pasadena, CA 91109-7303
518025214	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Sep 28, 2020

Form ID: cscnodsc

Total Noticed: 25

		Sep 28 2020 22:35:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518034451	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2020 22:35:48	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517913380	+ Email/Text: bankruptcy@pseg.com	Sep 28 2020 22:25:00	PSE&G, ATTN: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) rsolarz@kmlawgroup.com
Rex J. Roldan	on behalf of Debtor Janette C. Knauer roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7